

CLAIMS

WHAT IS CLAIMED:

1. A secure system for capturing electronic signatures comprising:
a switched telephone network-type communication system and a second system different from the first system at least in part.
executable instructions for communicating with a party via the second system;
executable instructions for obtaining a telephone number for the party, usable to initiate communications via the telephone system,
executable instructions for presenting a document to the party;
executable instructions to contact the party via the telephone system; and
executable instructions to obtain an indication from the party relative to proceeding with the document.
2. A system as in claim 1 which includes:
instructions forming a document identifier; and
instructions forwarding the identifier to the party.
3. A system as in claim 2 which includes instructing which facilitate verbally feeding back the identifier to the entity which forwarded same to the party.
4. A system as in claim 3 which includes instructions to acknowledge the feedback identifier.
5. A system as in claim 1 wherein the instructions include instructions for providing name and address information from at least one of the databases associated with the telephone number.

6. A system as in claim 1 including instructions for carrying out a geographic correlation between a provided telephone number and a geographical identifier associated with the party.
7. A system as in claim 6 wherein the geographical identifier comprises a postal zone code associated with the party.
8. A system as in claim 7 which includes executable instructions for correlating the postal zone code with a switching location, associated with the telephone number, which is part of the telephone system.
9. A system as in claim 2 which includes:
executable instructions for placing a call, via the telephone network, to a provided telephone number of the party; and
additional executable instructions to determine that the call has been answered and another communication link has been opened.
10. A system as in claim 9 which includes executable instructions for forwarding to the party, via the second system, identity confirmatory information.
11. A system as in claim 10 which includes executable instructions for requesting that the party feedback the identify confirmatory information via the telephone system.
12. A system as in claim 11 which includes instructions for storing a plurality of responses received from the party.
13. A system as in claim 12 including instructions to compare the responses to a previously stored voice print for the party.

14. A system as in claim 12 including instructions to create a digital signature associated with the party.

15. A method comprising:
establishing two different electronic communications paths whereby a first path is established, and using information obtained thereby establishing an address to open the second path;
verifying the identity of a party who has established the first path;
presenting a document via the first path and, in response thereto, audibly receiving from the party, via the second path, a predetermined document identifier.

16. A method as in claim 15 which includes transmitting the document identifier via the first path to the party.

17. A method as in claim 16 which includes evaluating the accuracy of the transmitted document identifier.

18. A method as in claim 17 which includes creating a digital signature associated with the presented document.

19. A method as in claim 18 which includes comparing current audio responses from the party with previously received responses from the party.

20. A method as in claim 15 which includes interrogating at least one third-party database to evaluate the trustworthiness of the address.

21. A method as in claim 20 which includes evaluating the address with respect to selected mail delivery information associated with the party.

22. A method as in claim 20 which includes carrying out a geographical correlation between the address and other information associated with the party.